

UNITED STATES BANKRUPTCY COURT
Eastern District Of Texas (Sherman)

In re
Karen Suzanne Hales
dba Counseling and Consulting Associates of North Texas
dba Crescent Moon
fdbba Broken Hallelujah and,
Randall Royce Hales
Debtors

Case No 18-41823

TRANSFER OF CLAIM SERVICING

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee Servicer hereby gives evidence and notice of the transfer of servicing for the claim referenced in this notice.

Nationstar Mortgage LLC D/B/A Mr. Cooper
Name of Transferee Servicer

Cenlar FSB
Name of Transferor Servicer

Name and Address where notices to Transferee

Creditor Name: Pingora Loan Servicing
Court Claim # (if known): 40
Amount of Claim: \$355,946.25
Date Claim Filed: 12/14/2018

Servicer should be sent:

Nationstar Mortgage LLC D/B/A Mr Cooper
ATTN: Bankruptcy Dept
PO Box 619096
Dallas, TX 75261-9741
Phone: 877-343-5602
Last Four Digits of Acct #: 6846

Phone: 609-883-3900
Last Four Digits of Acct. #: 3164

Name and Address where Transferee Servicer payments
should be sent (if different from above):

Nationstar Mortgage LLC D/B/A Mr Cooper
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741

Phone: 877-343-5602
Last Four Digits of Acct #: 6846

By: /s/ Cristina DiGiannantonio
Transferee Servicer's Agent or Attorney

Date: 2/20/2020

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on February 20, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Joyce W. Lindauer
12720 Hillcrest Road
Suite 625
Dallas, TX 75230

U.S. Trustee
US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702

Karen Suzanne Hales
dba Counseling and Consulting Associates of North Texas
dba Crescent Moon
fdbba Broken Hallelujah
PO Box 3161
Mckinney, TX 75070

Joint Debtor
Randall Royce Hales
PO Box 3161
Mckinney, TX 75070

RAS CRANE, LLC
Authorized Agent for Secured Creditor
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Telephone: 470-321-7112
Facsimile: 404-393-1425

By: \S\Kayla Howey
Kayla Howey
Email: khowey@rascrane.com



8950 Cypress Waters Blvd.
Coppell, TX 75019

12/11/2019



OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER

PROPERTY ADDRESS
5598 W FM 455
CELINA, TX 75009

RANDALL HALES
KAREN SUZANNE HALES
5598 W FM 455
CELINA, TX 75009

Dear RANDALL HALES and KAREN SUZANNE HALES,

Welcome to Mr. Cooper! Effective 12/01/19, Mr. Cooper is now the servicer for the above numbered mortgage account. We're excited about the opportunity to serve you. You can count on Mr. Cooper to meet your needs whether you're looking to make a voluntary payment or have questions regarding the account. We offer various voluntary payment options and a toll free line 877-343-5602 with automated account information.

To ensure accuracy, please verify the following personal information:

PERSONAL INFORMATION

Home Phone Number: 972-382-8094
Work Phone Number: --
Mailing Address: 5598 W FM 455
CELINA, TX 75009

ACCOUNT INFORMATION

Property Address: 5598 W FM 455
CELINA, TX 75009

If you find any of the information listed above to be incorrect, please contact us immediately at 877-343-5602.

Please review all the material included with this Welcome Packet for additional information and important messages about the account.

At Mr. Cooper, your business and total satisfaction are important to us. Any time you have questions regarding the account, do not hesitate to contact our Bankruptcy Department at 877-343-5602 8 am to 5 pm C.T Monday through Friday or mail your questions to:

Mr. Cooper
Attn: Bankruptcy Department
PO Box 619096
Dallas, TX 75261-9741

We look forward to a long and lasting relationship with you!

Sincerely,
Mr. Cooper

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



44-59/AQB

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IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a pay-off quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES
If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hos.cfm> or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS
For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call **877-343-5602**.

AGENT ASSISTED PAYMENT Is a pay by phone service provided by a customer service agent. Call 877-343-5602 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.**

MONEY GRAM EXPRESS PAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Money Gram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the Express Payment form, providing your name and Mr. Cooper loan number. **The MoneyGram Receive Code is ***1678***.** All Express Payment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICK COLLECT* Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:
Pay to: Mr. Cooper Code City: MRCOOPER State: TX
All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 877-343-5602. Monday through Friday 8 am - 5 pm CT.
[Calls may be monitored and/or recorded for quality assurance purposes].

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

BANKRUPTCY CASE NOTICES:	WRITTEN INFORMATION REQUESTS*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY PAYMENTS:	REQUEST TO CANCEL OR RESUME STATEMENTS:
PO Box 619096 Dallas, TX 75261-9741	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 2505 Covina, CA 91722-2505 Fax (626) 667-6439	PO Box 619094 Dallas, TX 75261-9741	PO Box 613287 Dallas, TX 75261

***ANY NOTICE OF ERROR, REQUEST FOR INFORMATION OR OTHER QUALIFIED WRITTEN REQUEST REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: Mr. Cooper, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer.** A written request must comply with the requirements of RESPA and Regulation X. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by Mr. Cooper) that (1) includes or otherwise enables Mr. Cooper to identify the name and account of the borrower, and (2) includes a statement of the reasons for the belief of the borrower, to the extent applicable, that the account is in error or provides sufficient detail to Mr. Cooper regarding information sought by the borrower. A written request may be considered untimely if it is delivered to a servicer more than 1 year after either the date of transfer of servicing or the date that the mortgage servicing loan amount was paid in full, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER LOAN #: _____

Borrower's Name: _____
Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: (____) _____ Mobile: Yes No
Work: (____) _____ Ext: _____ Mobile: Yes No
Other: (____) _____ Mobile: Yes No
Signature Required: _____

Co-Borrower's Name: _____
Co-Borrower's New Address: _____

Authorized Co-Borrower's Number(s):
Home: (____) _____ Mobile: Yes No
Work: (____) _____ Ext: _____ Mobile: Yes No
Other: (____) _____ Mobile: Yes No
Signature Required: _____

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



Important Account Information

Escrow Account

Our records indicate that the account does not currently have an escrow account for taxes and/or insurance. Please keep in mind that you are responsible for remitting tax payments directly to your taxing authorities and maintaining continuous Homeowner's insurance coverage.

Account Status

Our records indicate the loan is currently in Active Bankruptcy status. If this information is incorrect, please contact us immediately at 877-343-5602.

If you completed a loss mitigation agreement with your prior servicer, the agreement may have included a waiver of claims clause. This clause constitutes a waiver of rights and will not be enforced by Mr. Cooper at any time. An example of this language is:

Borrower has no right of set-off or counterclaim, or any defense to the obligation of the Notes of Security Instrument.

Partial Payments Policy

Mr. Cooper would like to take this opportunity to inform you of our partial payments policy. Mr. Cooper accepts partial payments until the account becomes delinquent. When accepting partial payments, Nationstar Mortgage may place funds that are less than a full payment in an unapplied funds account. These unapplied funds may remain in the unapplied funds account until the remainder necessary to complete the payment is received. These funds can still be used towards future payments. However, until sufficient funds accrue to make a complete payment, the account may incur late fees or may be reported as delinquent to credit bureaus where permitted under applicable law.

In the event an account becomes delinquent, Mr. Cooper may limit the form and amount of payment that will be accepted.

If your loan is sold or transferred, the new "Servicer" or "Lender", may have a different policy.

Welcome Packet - Enclosures

There is additional information provided in this packet. Please keep this information with your loan documents for future reference.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



8950 Cypress Waters Blvd.
Coppell, TX 75019

12/11/2019

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER

PROPERTY ADDRESS
5598 W FM 455
CELINA, TX 75009

RANDALL HALES
KAREN SUZANNE HALES
5598 W FM 455
CELINA, TX 75009

NOTICE OF SERVICING TRANSFER

Dear RANDALL HALES and KAREN SUZANNE HALES,

The servicing of your mortgage loan is being transferred, effective 12/01/19. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Central Loan Administration & Reporting is now collecting your payments. Central Loan Administration & Reporting will stop accepting payments received from you after 12/01/19.

Mr. Cooper will collect your payments going forward and will begin accepting payments received on 12/01/19.

Send all payments due on or after 12/01/19 to Mr. Cooper at this address:

**PO Box 650783
Dallas, TX, 75265-0783**

If you have any questions for either the present servicer, Central Loan Administration & Reporting or the new servicer, Mr. Cooper, about the mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Central Loan Administration & Reporting
PO Box 77404
Ewing, NJ 08628
877-237-2662

New Servicer:

Mr. Cooper
Bankruptcy Department
8950 Cypress Waters Blvd.
Coppell, TX 75019
877-343-5602

Your mortgage life insurance, disability insurance and/or other optional insurance products and services will not transfer to Mr. Cooper. If you wish to retain these policies, you should contact your current optional insurance carrier or service provider.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Sincerely,
Mr. Cooper

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.



Frequently Asked Questions and Answers About Transfers of Mortgage Loan Servicing

1. Are my rights under the loan documents affected?

No. The terms of the loan are not affected by this loan servicing transfer; the loan is simply being transferred to Mr. Cooper for servicing.

2. I already sent my payment to the previous servicer. Will my payment be forwarded to Mr. Cooper?

Yes. The previous servicer will forward the payment to Mr. Cooper and we will credit it to the loan.

3. Currently, the tax and insurance payments are made by the mortgage company. Will this continue?

Yes. If escrow funds are being held for the payment of taxes and/or insurance premiums, Mr. Cooper will continue collecting these funds and making those payments.

4. Do I need to contact my insurance company?

Yes. Please ask your insurance carrier to change the mortgagee clause to:

Nationstar Mortgage LLC
Its Successors and/or Assigns
PO Box 7729
Springfield, OH 45501

You will also need to change the loan number to the new Mr. Cooper loan number.

5. When will I receive my year-end information for tax purposes and for my records?

Both the previous servicer and Mr. Cooper will provide you with separate statements no later than January 31st. These statements will reflect the amount of mortgage interest paid and any real estate taxes paid through the escrow account during the period of time the loan was serviced by each company.

6. How do I make monthly mortgage payments?

Mr. Cooper offers several options to make the monthly payment:

- **On Demand Speedpay** - Available options:

1) **Automated Phone Payment** - is a pay-by-phone service provided through our automated phone system. There may be a fee up to \$14 for this service. **Call 888-480-2432.**

2) **Agent Assisted Payment** - is a pay-by-phone service provided by a customer agent. Call 877-343-5602 and speak with an agent. There may be a fee of up to \$19 for this service.

- **Mailing The Payment** - Payments can be mailed to:

Mr. Cooper
PO Box 619094
Dallas, TX 75261-9741

- **Western Union Quick Collect or MoneyGram ExpressPayment™** - Mr. Cooper allows you to send funds directly to our office by wire using these services. There is a fee associated with each service. For the nearest payment location and for further details call 1-800-325-6000 for Western Union or 1-800-926-9400 for MoneyGram. Complete the Western Union Quick Collect form using CODE CITY "MRCOOPER" and CODE STATE "TX" or use "Receive Code 1678" on the MoneyGram ExpressPayment™ form.

Also, please update the account number to the new Mr. Cooper loan number which is located on the cover page of the enclosed letter.

7. Periodically the escrow account is adjusted based upon a lender analysis.

Will the escrow analysis date change and when will I receive an Escrow Analysis Statement?

Mr. Cooper complies with the Real Estate Settlement Procedure Act which requires us to perform a periodic analysis of the loan. This analysis may result in an escrow account adjustment. You will receive an escrow analysis statement each time an analysis is performed. Nationstar generally performs analysis on loans shortly after we make the largest scheduled disbursement from the escrow account.

8. I may soon be called to active duty in the military. What do I need to do?

Please send in a copy of your Orders to report for active duty to:

Mr. Cooper
Attn: Military Families
PO Box 619098
Dallas, TX 75261-9063

9. How can I obtain the total amount to pay off the loan?

You may request a written payoff quote via our secure website, through our automated phone system, or by calling one of our Customer Service Representatives at 877-343-5602. In an effort to ensure all amounts quoted are accurate, we do not provide verbal payoff figures.

10. If I need information on the loan, who should I contact?

We certainly encourage you to take advantage of the convenience of accessing the loan information through our automated phone system, which is available 24/7 for your convenience. Please contact Mr. Cooper's Customer Service Department 877-343-5602 if you have questions that cannot be answered through this system or if you would simply prefer to speak to a representative.

11. How can I change my personal contact information?

You can change your mailing address, telephone number, and email address.

- Contact our Customer Service Department 877-343-5602, Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)

12. I have life insurance or other optional products on the mortgage. Are they impacted?

Yes. If you have been paying premiums for life, disability, accidental death insurance or other optional products, these policies may not transfer to Mr. Cooper and may be cancelled. If you desire to continue your optional coverage, you should contact your product provider and discuss the possibility of directly remitting your premium to them to continue the life insurance coverage or optional products.

13. Will my modification transfer to my new servicer?

If the account was modified prior to the transfer, the modification will remain. If you were working on, but had not finalized your modification, then how we proceed will depend on what step of the process you were working on prior to the transfer. It's possible that we may need to start over, or we may need further documentation.